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February 19, 2009

VIA FIRST CLASS MAIL

MAIL STOP AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RE: U.S. Patent Application No.: 10/777,586
Title: SYSTEMS AND METHODS FOR IMPLEMENTING AN
INTEREST-BEARING INSTRUMENT
Filed: February 12, 2004
Inventor: Roger Howard Williams III
Attorney Docket No.: 07-1087


Dear Sir/Madam:

In reference to the above-captioned application, transmitted herewith are the following:

1. Pre-Appeal Brief Request for Review (PTO/SB/33) and attachment (5 pages);
2. Notice of Appeal From Examiner to The Board of Patent Appeals and Interferences (1 page);
3. Petition for Extension of Time under 37 CFR 1.136(a) (PTO/SB/22) (1 page);
4. Credit Card Authorization Form (PTO-2038) (1 page); and
5. a Return Postcard.

The Commissioner is hereby authorized to charge any deficiencies or credit any overpayment in the enclosed amounts to Deposit Account Number 50-0979.

Respectfully submitted,


Steven I. Wallach
Registration No. 35,402

SIW/smp
Enclosures

CERTIFICATE OF FIRST CLASS MAILING UNDER 37C.F.R.1.8.

I hereby certify that this correspondence, and all papers and things referred to herein as being attached, enclosed, transmitted, or otherwise submitted, are being deposited with the U.S. Postal Service with sufficient postage as first class mail in an envelope addressed to: MAIL STOP AF, Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450 on the date shown below:


Sarah M. Piccone

Date: February 19, 2009

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